## IN THE CLAIMS

This listing of claims replaces all prior listings:

- 1-16. (Cancelled).
- 17. (Currently Amended) A method for charging a fee for a service provided to a user device from a service provider device method for accounting for a fee concerning service provided to a user by a service provider, the method comprising the steps of:

receiving from said service provider a charge collection request on a banking device which is transmitted from said service provider device based on a service request sent from the user to said service provider, said service request including service request data;

informing transmitting from the banking device to the user device of a notice of a charge collection based on said charge collection request received from said service provider device:

when an objection to the fee is received from the user, verifying on the banking device
the validity of the charge collection based on said service request data and digital signature data
when an objection to the fee from the user device is received; and

calculating a correct value of the fee on the banking device based on the service request data when the validity of the charge is not confirmed.

wherein,

the charge collection request is based on a service request sent from the user device to said service provider device and said service request includes service request data,

the service request data and the digital signature data for verifying validity of the charge collection are provided to the banking device via a removable storage device, constituted by hardware[[, ]] which is connectable to a user terminal,

the digital signature data is a function of the service request data, and information stored on the removable storage device cannot be modified using software techniques.

- 18. (Currently Amended) The method according to the claim 17, wherein the service request data and the digital signature data for verifying validity of the charge collection are provided from the user device.
  - 19 (Cancelled)
- 20. (Currently Amended) The method according to claim 17, wherein the service request data and the digital signature data for verifying validity of the charge collection are provided from the service provider device.
- (Currently Amended) A system for accounting for a fee concerning service provided to a user by a service provider, comprising:

means for receiving from said service provider a charge collection request based on a service request sent from the user to said service provider, said service request including service request data;

means for informing the user of a charge collection based on said charge collection request received from said service provider; and

means for verifying validity of the charge collection based on said service request data and digital signature data;

means for calculating a correct fee based on said service request data when validity of the charge is not confirmed,

wherein,

the service request data and the digital signature data for verifying validity of the charge collection are provided via a removable storage device, constituted by hardware, connectable to a user terminal.

the digital signature data is a function of the service request data, and information stored on the removable storage device cannot be modified-using software techniques.

- 22. (Previously Presented) The system according to claim 21, wherein the service request data and the digital signature data for verifying validity of the charge collection are provided from the user.
  - 23. (Cancelled)
- 24. (Previously Presented) The system according to claim 21, wherein the service request data and the digital signature data for verifying validity of the charge collection are provided from the service provider.
- 25. (Currently Amended) A system for accounting for a fee concerning service provided to a user by a service provider, comprising:

an accounting terminal for receiving which receives from said service provider a charge collection request from said service provider based on a service request sent from the user to said service provider, said service request including service request data, wherein the accounting terminal;

said accounting terminal informs the user of a charge collection based on said charge collection request received from said service provider, and

when an objection to the fee is received from the user, said accounting terminal verifies validity of the charge collection based on said service request data and digital signature data when an objection to the fee is received from the user:

said accounting terminal calculates a correct value of the fee based on the service request data when the validity of the charge is not confirmed,

wherein.

the service request and the digital signature data for verifying validity of the charge collection are provided via a removable storage device, constituted by hardware, connectable to a user terminal.

the digital signature data is a function of the service request data, and information stored on the removable storage device cannot be modified using software techniques.

- 26. (Previously Presented) The system according to claim 25, wherein the service request data and the digital signature data for verifying validity of the charge collection are provided from the user.
  - (Cancelled)
- 28. (Previously Presented) The system according to claim 25, wherein the service request data and the digital signature data for verifying validity of the charge collection are provided from the service provider.
- (Previously Presented) The method according to the claim 17, wherein the removable storage device is an IC card.

- (Previously Presented) The method according to the claim 21, wherein the removable storage device is an IC card.
- 31. (Previously Presented) The method according to the claim 25, wherein the removable storage device is an IC card.